



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Indiana: The Cost of Inaction

Indiana Families Suffer

Indiana insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$4,980.
- ✓ In 2006, the same family health insurance cost \$11,454.
- ✓ By 2016, the same insurance is projected to cost \$26,346, a 130 percent increase over 2006, which will consume 55.7 percent of projected Indiana median family income.

More uninsured Indiana residents

- ✓ Every day, 480 Indiana residents lose their health insurance.
- ✓ During the last two years, 1,594,000 Indiana residents under age 65 went without health insurance for some time, which is 29 percent of the under 65 population.
- ✓ In 2007, 732,256 Indiana residents under age 65 were uninsured for the entire year, which is 13 percent of the under 65 population.

Indiana residents pay higher premiums due to the uninsured

- ✓ Indiana families pay a “hidden tax” of \$1,200 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Indiana have a combined market share of 75 percent.

Indiana Businesses Suffer

Fewer Indiana residents have health coverage at work

- ✓ In 2002, 71.7 percent of Indiana residents under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 69.2 percent of Indiana residents had coverage through their employer.

Fewer Indiana small businesses offer health coverage

- ✓ In 2000, 44.7 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 34.0 percent of small businesses offered health benefits.

Indiana Economy Suffers

Health care spending climbs

- ✓ In 2004, Indiana spent \$33 billion on health care.
- ✓ This spending level represents \$5,295 per capita, and is 14.4 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Indiana economy will lose \$2.3 billion - \$4.6 billion due to the shorter lives and poorer health of the uninsured.